

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

MICHAEL A. FABIAN  
DENISE R. FABIAN  
Debtor(s)

Case No. 21-20281CMB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/10/2021.
- 2) The plan was confirmed on 03/23/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/06/2021.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 9.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$28,024.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$9,000.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$9,000.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$1,016.09  
Court Costs \$0.00  
Trustee Expenses & Compensation \$420.00  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$1,436.09**

Attorney fees paid and disclosed by debtor: \$750.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY BANK(*)	Secured	9,732.00	10,198.95	10,198.95	2,380.14	431.88
BRAVO RESIDENTIAL FUNDING TRU	Secured	78,844.00	80,855.52	0.00	4,751.89	0.00
BRAVO RESIDENTIAL FUNDING TRU	Secured	0.00	14,734.28	14,734.28	0.00	0.00
BUREAUS INVESTMENT GROUP POR	Unsecured	539.00	539.10	539.10	0.00	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	2,674.90	2,674.90	2,674.90	0.00	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	3,860.00	3,860.18	3,860.18	0.00	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	2,518.00	2,518.27	2,518.27	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	649.92	NA	NA	0.00	0.00
CREDIT COLLECTIONS USA	Unsecured	560.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	36,040.67	36,040.67	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	500.00	72,566.89	72,566.89	0.00	0.00
LVNV FUNDING LLC	Unsecured	609.00	609.85	609.85	0.00	0.00
LVNV FUNDING LLC	Unsecured	589.00	600.04	600.04	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	285.70	285.70	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	593.16	593.16	0.00	0.00
MARINER FINANCE LLC	Unsecured	577.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,587.00	1,587.31	1,587.31	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	336.00	336.49	336.49	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,632.00	1,632.23	1,632.23	0.00	0.00
PA DEPARTMENT OF REVENUE*	Secured	NA	3,437.15	3,437.15	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	NA	0.00	0.00	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	944.95	944.95	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Priority	NA	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	635.00	596.66	596.66	0.00	0.00
SOUTHERN CA	Unsecured	915.00	NA	NA	0.00	0.00
SPRINT CORP(*)	Unsecured	1,552.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	2,645.00	2,645.08	2,645.08	0.00	0.00
SYNCHRONY BANK	Unsecured	597.15	597.15	597.15	0.00	0.00
TEA OLIVE LLC	Unsecured	1,618.00	1,618.32	1,618.32	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	1,668.59	3,492.73	3,492.73	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$4,751.89	\$0.00
Mortgage Arrearage	\$14,734.28	\$0.00	\$0.00
Debt Secured by Vehicle	\$10,198.95	\$2,380.14	\$431.88
All Other Secured	\$3,437.15	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$28,370.38</b>	<b>\$7,132.03</b>	<b>\$431.88</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$72,566.89	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$72,566.89</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$61,172.79</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$1,436.09</u>	
Disbursements to Creditors	<u>\$7,563.91</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$9,000.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/12/2021

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.